

FIG. 1

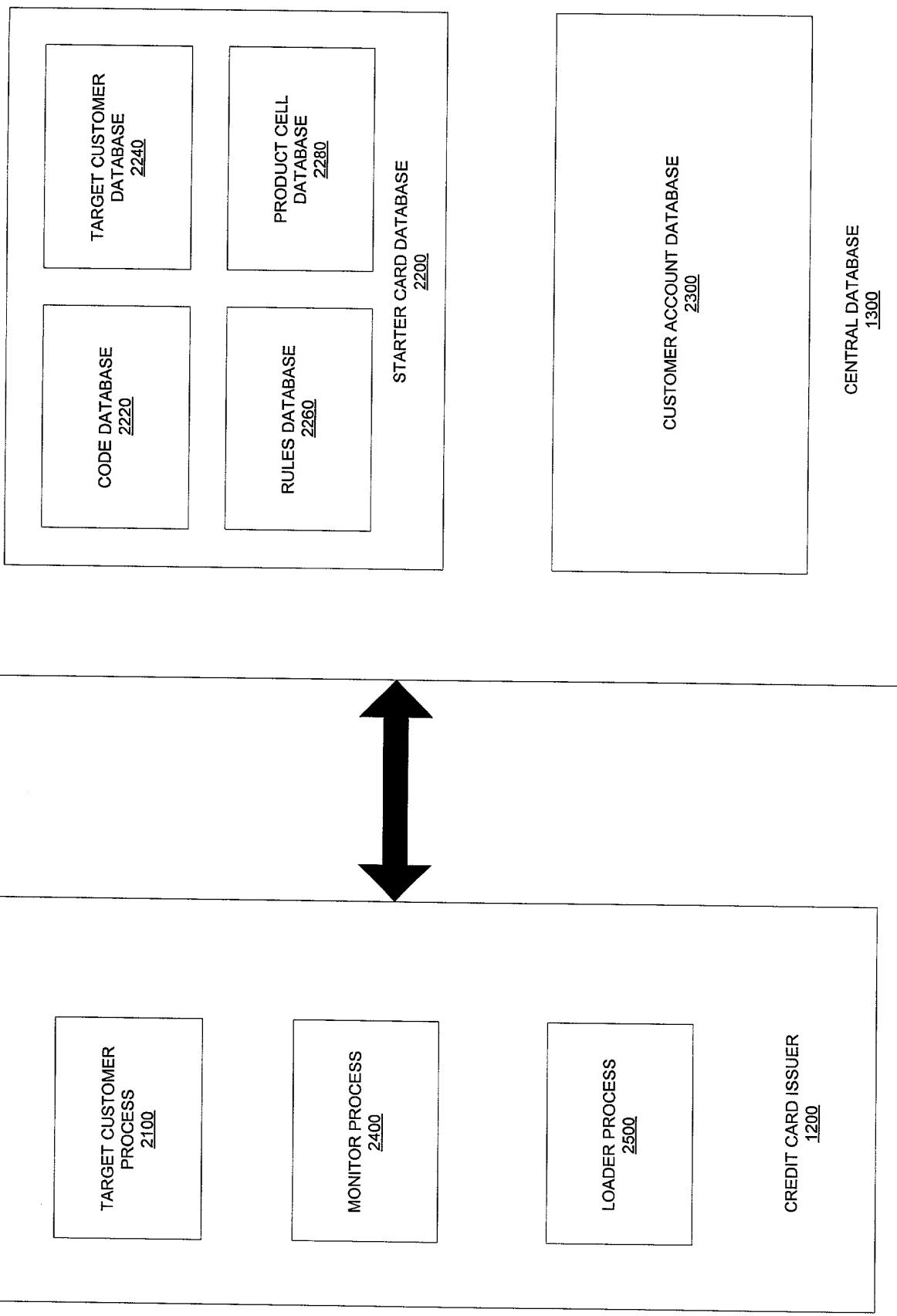


FIG. 2

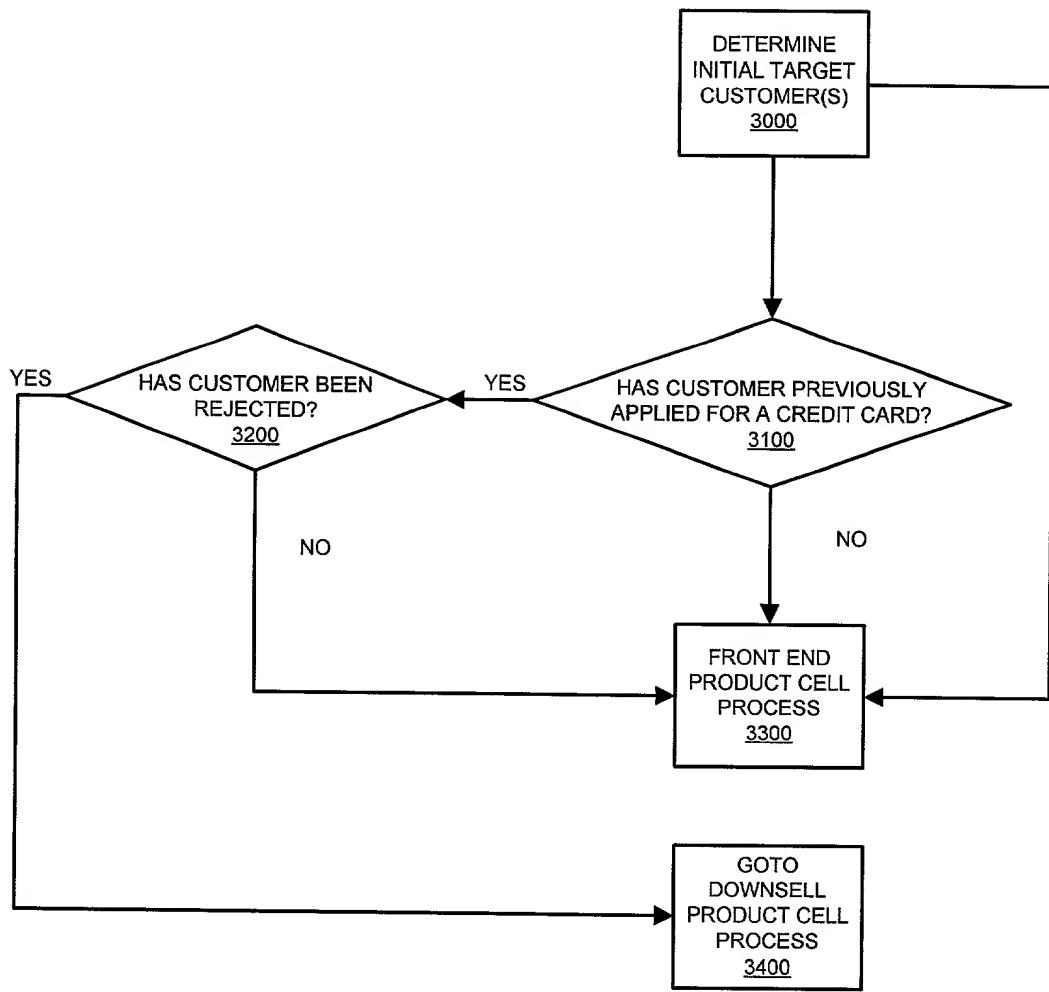


FIG. 3

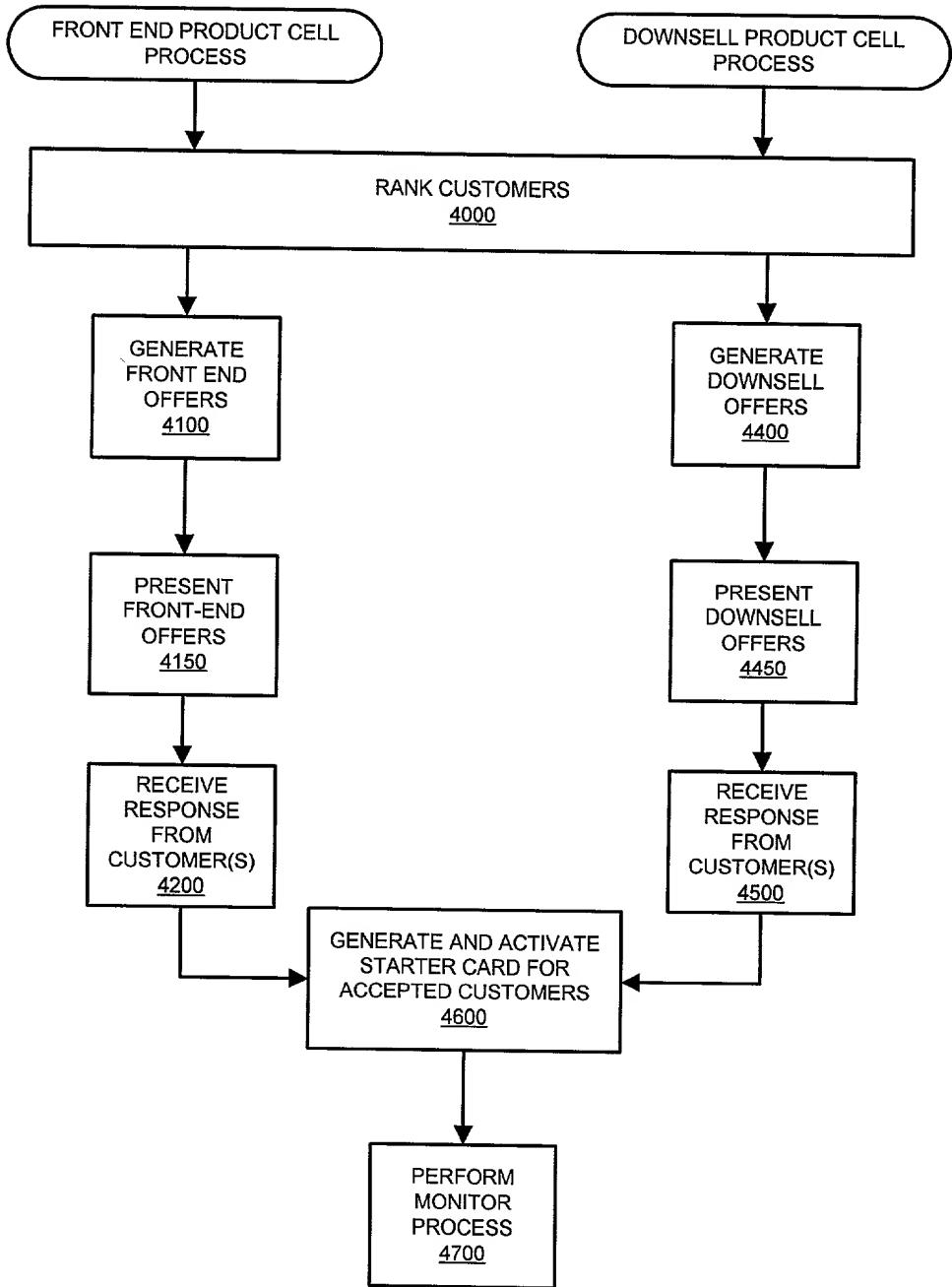


FIG. 4

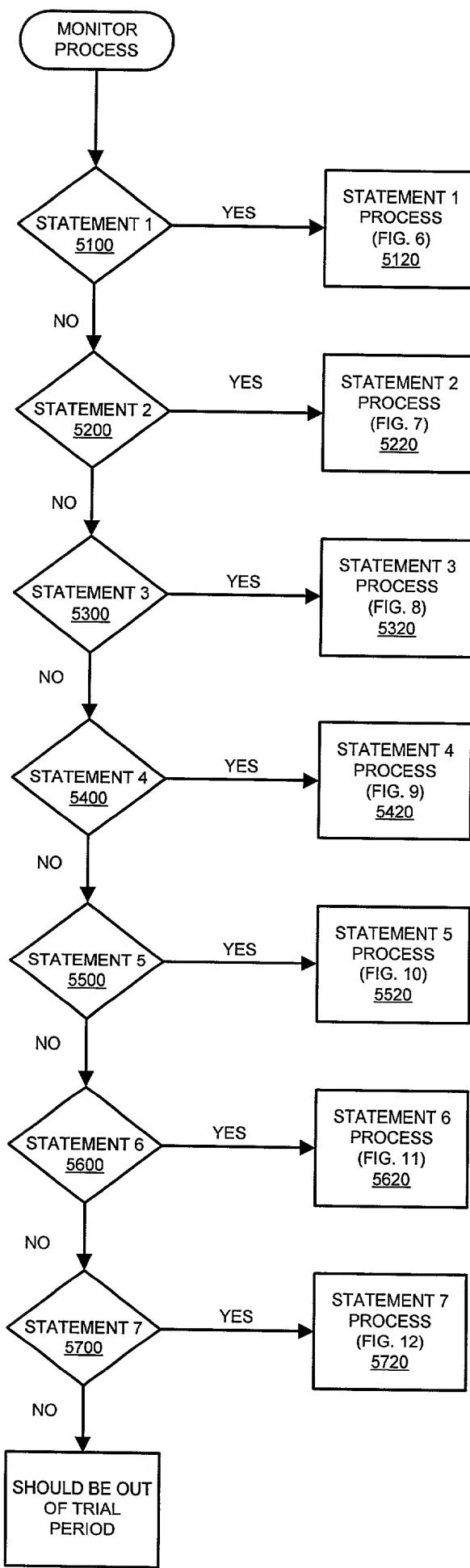


FIG. 5

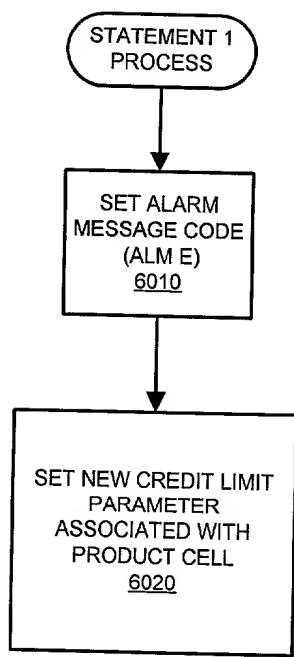


FIG. 6

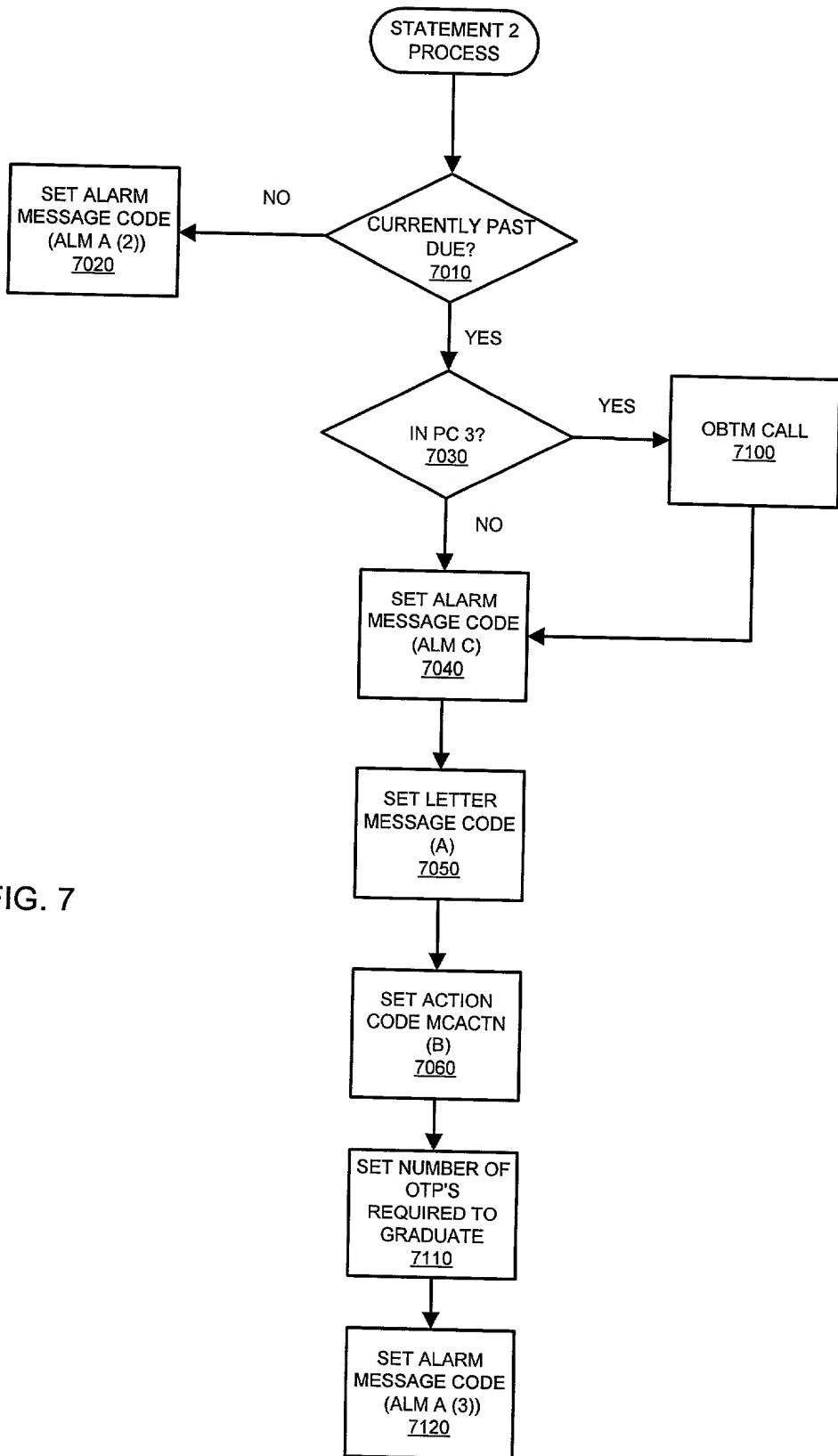


FIG. 7

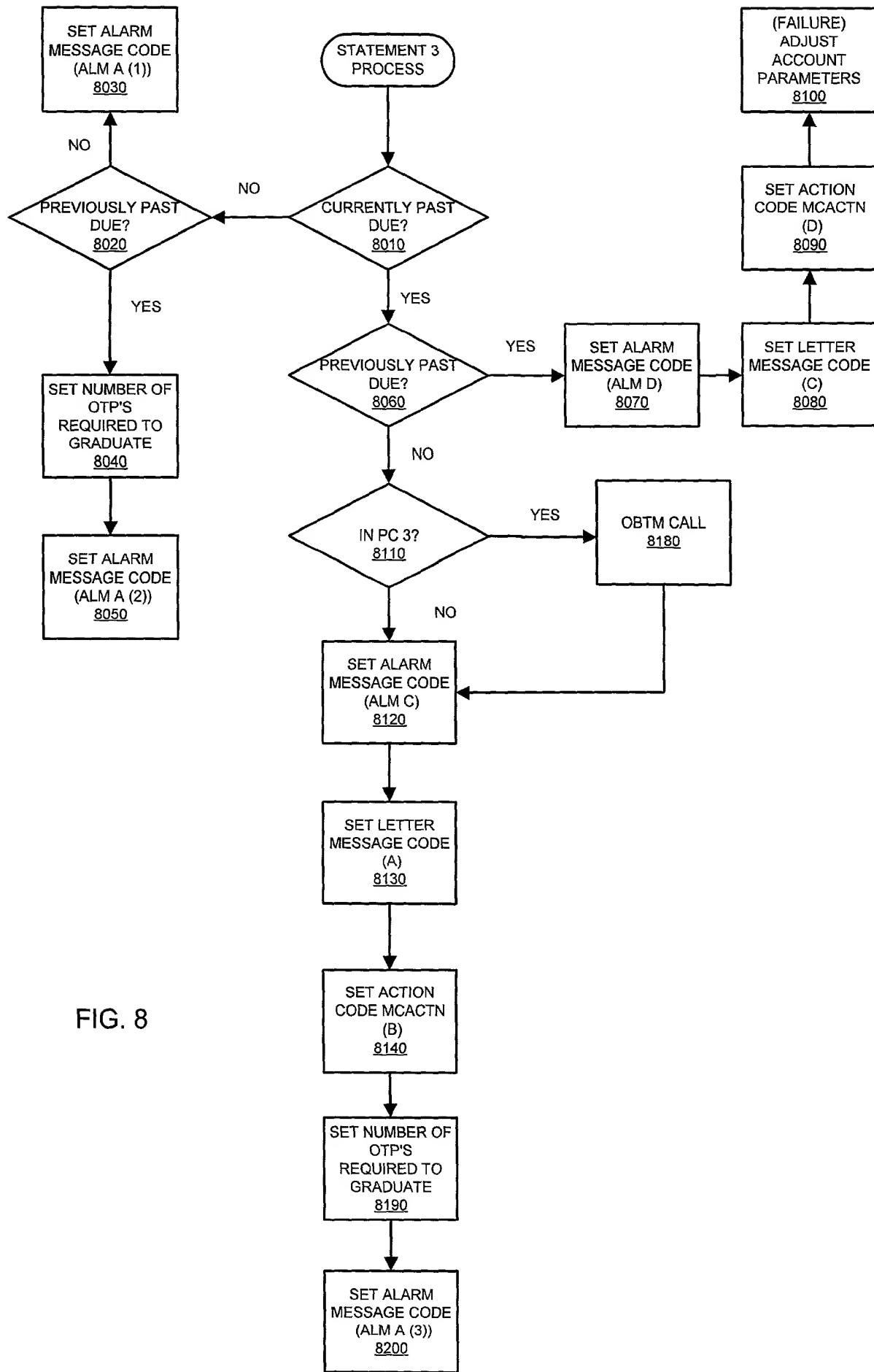


FIG. 8

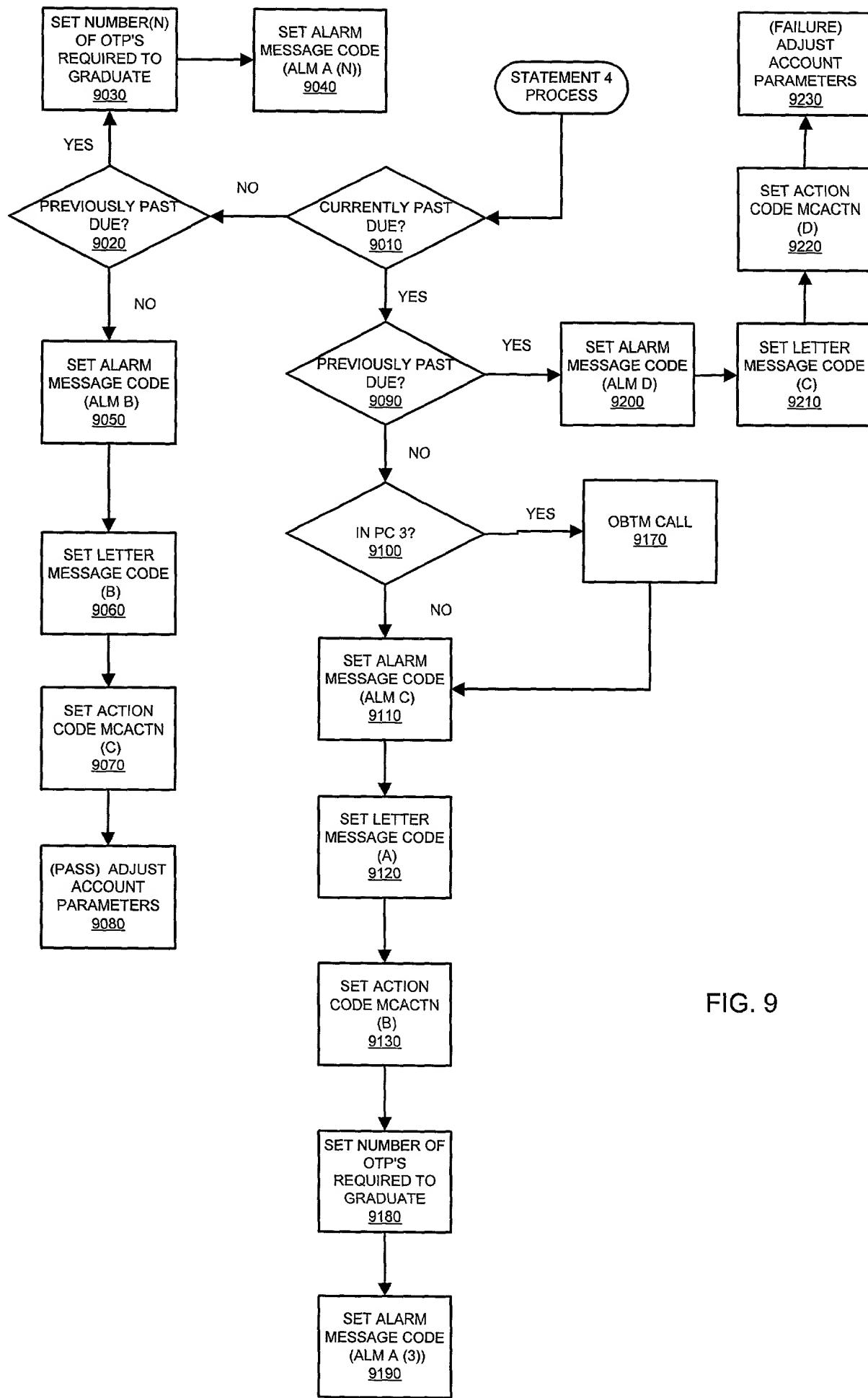


FIG. 9

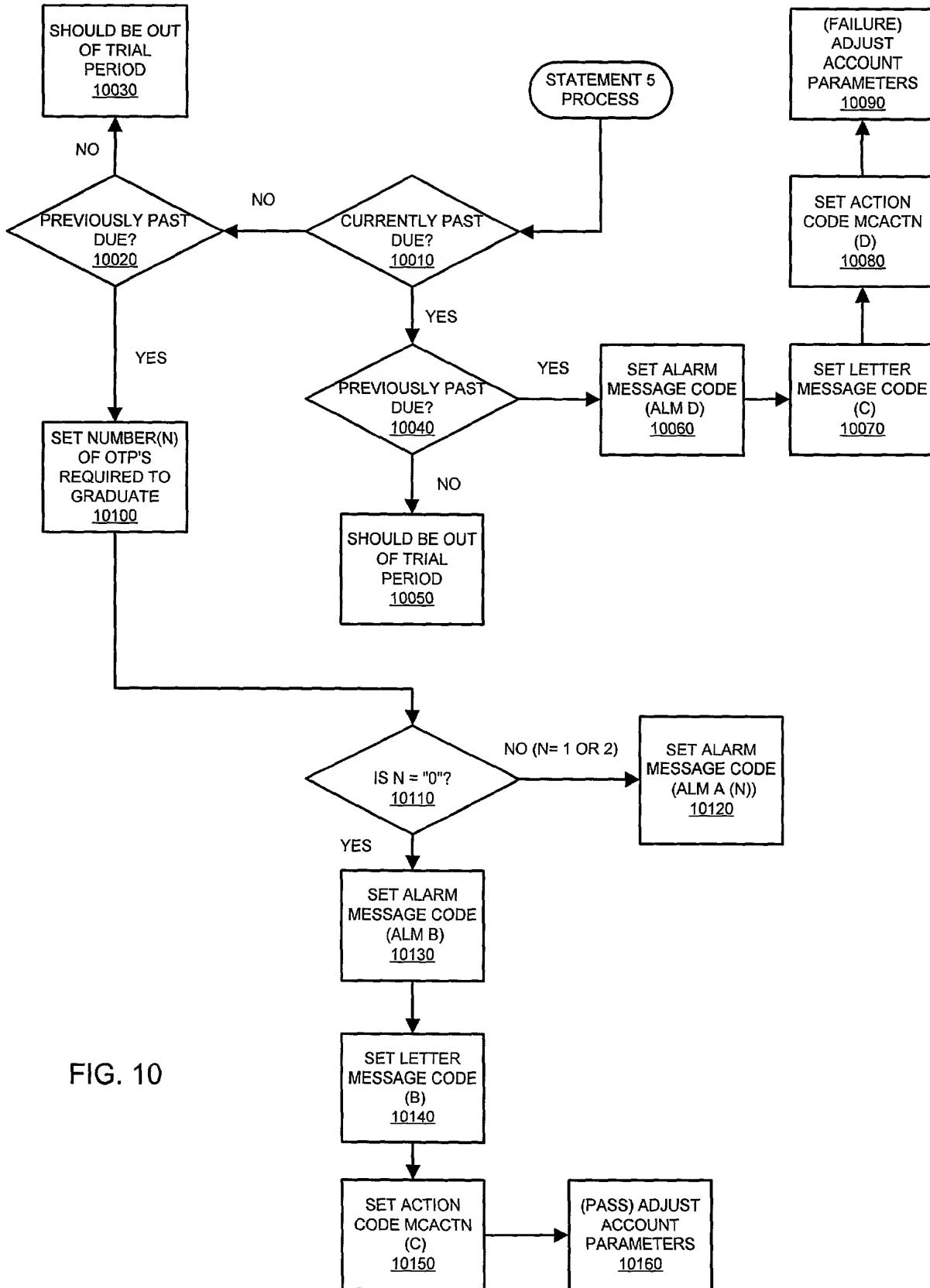


FIG. 10

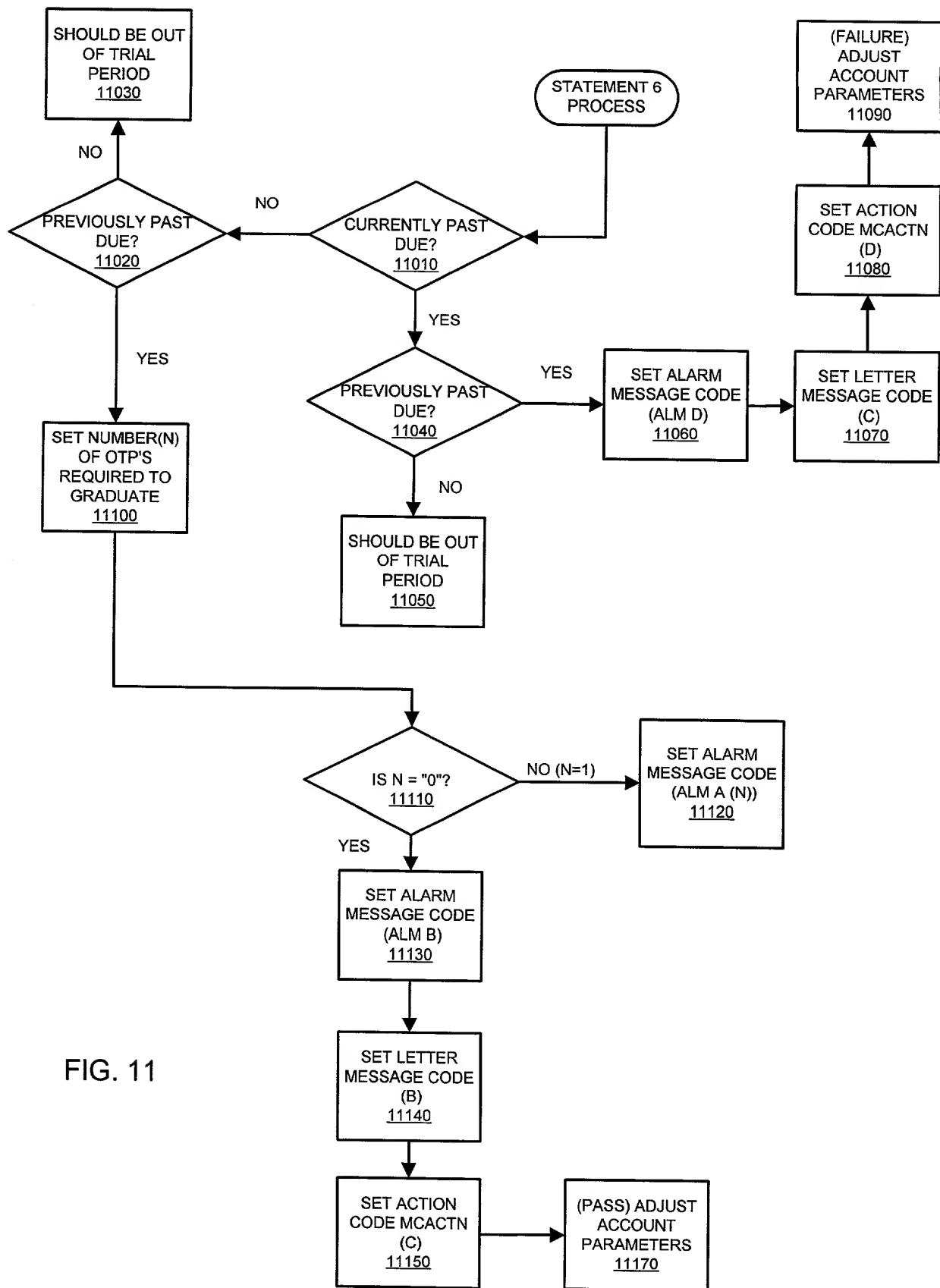


FIG. 11

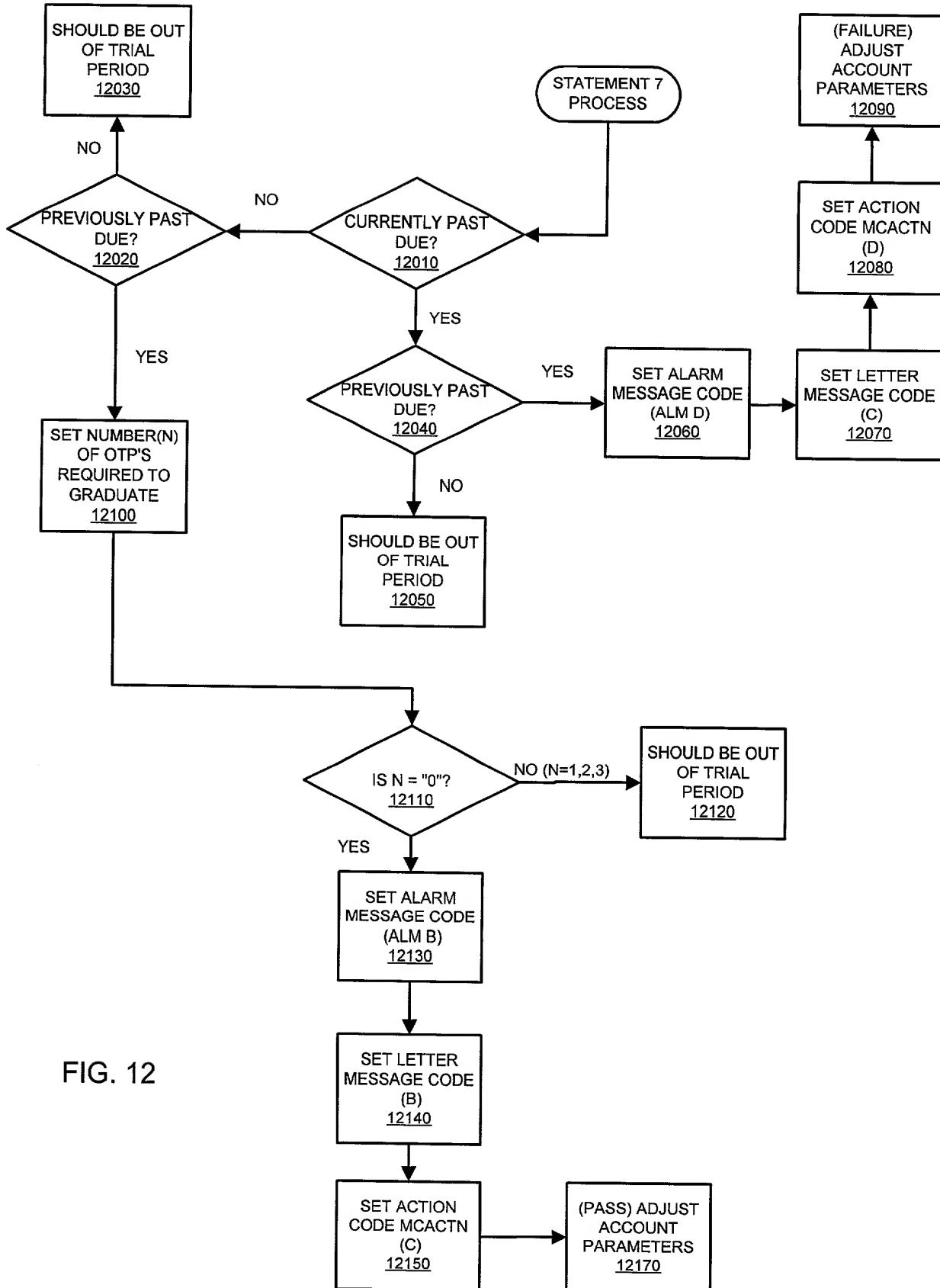


FIG. 12

STATEMENT STAGE

	1	2	3	4	5	6	7	8	9	10
PAYMENT NUMBER	0	1	2	3	4	5	6	7	8	9
PASS 1	---	OTP	OTP	OTP						
PASS 2	---	NO	OTP	OTP	OTP					
PASS 3	---	OTP	NO	OTP	OTP	OTP				
PASS 4	---	OTP	OTP	NO	OTP	OTP	OTP			
FAIL 5	---	NO	NO	LAG	LAG					
FAIL 6	---	OTP	NO	NO	LAG	LAG				
FAIL 7	---	NO	OTP	NO	LAG	LAG				
FAIL 8	---	OTP	OTP	NO	NO	LAG	LAG			
FAIL 9	---	NO	OTP	OTP	NO	LAG	LAG			
FAIL 10	---	OTP	NO	OTP	NO	LAG	LAG			
FAIL 11	---	OTP	NO	OTP	OTP	NO	LAG	LAG		
FAIL 12	---	OTP	OTP	NO	OTP	NO	LAG	LAG		
FAIL 13	---	OTP	OTP	NO	OTP	OTP	NO	LAG	LAG	

-- NO PAYMENT MADE      OTP      ON TIME PAYMENT MADE      NO      PAYMENT MISSED      LAG      LAG PERIOD           LOAD INTO DATABASE

--	NO PAYMENT MADE	OTP	ON TIME PAYMENT MADE	NO	PAYMENT MISSED	LAG	LAG PERIOD		LOAD INTO DATABASE
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FIG. 13